

TESTIMONY in SUPPORT of SB 425

James Armour

Members of the Committee,

My name is James Armour. I am a Hartford Resident and a member of Caring Families Coalition. I am here to ask for your support for SB 425.

I have third stage kidney disease, I am HIV positive, I have severe degenerative arthritis and depression.

I am currently on Social Security disability and I do not qualify for Medicaid. I am currently on the Charter Oak health plan which requires that I pay \$446 per month for health insurance. I am overqualified for Medicaid by \$3000, if you multiply \$446 by twelve months I am paying \$5352 for health insurance. This does not include co-payments, prescription drug medications, x-rays/MRIs and behavioral health services.

I make just over \$17,800 a year. I pay about 30% of my income towards health insurance and 45% of my income goes towards rent. It is nearly impossible to continue to stay within my budget. The State Basic Health Plan will allow for me to fall in the bracket below the 200% Poverty Level and provide me with much needed assistance to manage my health and my finances.

It has become increasingly difficult to make ends meet. Because of my multiple health problems, I see my medical providers very often. Paying high co-pays is an added burden. I cannot risk losing health insurance or not being able to pay for these services and I shouldn't have to choose between basic necessities and my health.

The quality of my life is compromised because of the high-cost of living in our state and the lack of accessible affordable healthcare and housing. I have been very pro-active in my health and search for other available resources, but the current economic situation has depleted those sources making it very difficult to get additional assistance or even my continuum of care. Under the State Basic Health Program, the Federal Government will provide the monies necessary to assist the state to meet my various health needs at no cost to the state.

Insurance companies will try to persuade you to keep this group of people (those between 133%-200% Poverty Level) in the Exchange. The federal government is providing subsidies for the State Basic Health Plan, you can either choose to give this money to the people or to the insurance companies.

From a cost savings point of view the State Basic Health Program will save the state and poor working people money. Please pass ^{SB 425} H.B. 5450 so that people like me and the other 75,000-100-000 CT residents get the healthcare they deserve.

Thank you for your time.